

PATENT



Application Serial No. 09/691,927  
Amendment dated December 1, 2005  
Reply to Office Action of July 1, 2005

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): David H. WALKER  
Serial No.: 09/691,927  
Filed: October 19, 2000  
For: APPARATUS, SYSTEM AND METHOD FOR AN ELECTRONIC PAYMENT SYSTEM

Group Art Unit: 3628  
Examiner: Frantzy, POINVIL

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND REQUEST FOR RECONSIDERATION**

Sir:

This Amendment under 37 C.F.R. §1.111 and Request for Reconsideration is responsive to the Office Action dated July 1, 2005. In addition, applicant submits herewith a Petition for Extension of Time (in duplicate) for a period of two (2) months from October 1, 2005 up to and including December 1, 2005, accompanied with deposit account fee payment charge authorization. Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper; and

**Remarks** begin on page 10 of this paper.